

A M E N D M E N T

IN THE CLAIMS:

Please **AMEND** Claim **84**, and **ADD** new Claims **90** to **103** as follows:

1-78 (Cancelled)

79. (Previously Added) A method, comprising:

receiving a code; and

determining from the code an amount of funds reserved for payment with a predetermined check.

E / 80. (Previously Added) The method of claim 79, in which the step of receiving the code comprises:

receiving DTMF signals.

81. (Previously Added) The method of claim 79, in which the step of receiving the code comprises:

receiving the code via a World Wide Web site.

82. (Previously Added) The method of claim 79, further comprising:

transmitting a message including the amount of funds.

83. (Previously Added) The method of claim 79, further comprising:

storing an indication that the predetermined check has been claimed.

84. (Currently Amended) A method, comprising:

receiving data that includes

an account identifier that indicates a financial account,

a check identifier that indicates a check drawn on the financial account, and

an amount of funds;

making the amount of funds unavailable for use in the financial account;

generating a code that indicates the check;

transmitting the code;

receiving the code;

determining the data based on the code; and

transmitting a message that indicates the amount of funds.

85. (Previously Added) The method of claim 84, in which the step of receiving the code comprises:

receiving DTMF signals.

81 86. (Previously Added) The method of claim 84, in which the step of receiving the code comprises:

receiving the code via a World Wide Web site.

87. (Previously Added) The method of claim 84, in which the step of generating the code comprises:

encrypting at least some of the data.

88. (Previously Added) The method of claim 84, in which the step of transmitting the code comprises:

transmitting the code to a first device;

and in which the step of receiving the code comprises:

receiving the code from a second device.

89. (Previously Added) The method of claim 84, in which the step of transmitting the message comprises:

transmitting an audio message.

90. (NEW) A method comprising:

receiving data that includes:

an identifier of an account,

an identifier of a check drawn on the account, and

an amount of funds;

making the amount of funds in the account unavailable for use;

generating a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check; and the amount of funds; and

transmitting the code.

91. (NEW) A method comprising:

receiving data from a payor of a check that includes:

an identifier of an account upon which the check is drawn,

an identifier of the check, and

an amount of funds associated with the check;

making the amount of funds in the account unavailable for use by the payor;

generating a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check; and the amount of funds; and

transmitting the code to a payee of the check.

92. (NEW) The method of claim 91 wherein receiving data includes receiving signals representative of the data via a network.

93. (NEW) The method of claim 92 wherein receiving signals representative of the data via a network includes receiving signals representative of the data via a phone network.

94. (NEW) The method of claim 92 wherein receiving signals representative of the data via a network includes receiving signals representative of the data via the Internet.

95. (NEW) The method of claim 91 wherein receiving data includes receiving a personal identification number (PIN).

96. (NEW) The method of claim 91 further including receiving an authorization to charge the payor a fee for making the amount of funds in the account unavailable for use by the payor.

97. (NEW) The method of claim 91 further including transmitting data representative of the amount of funds made unavailable in response to receiving the code.

98. (NEW) The method of claim 91 further including providing the amount of funds made unavailable in response to receiving the code.

99. (NEW) The method of claim 91 wherein generating a code includes encrypting data representing at least one of the identifier of the account, the identifier of the check; and the amount of funds.

100. (NEW) The method of claim 91 wherein generating a code includes storing in a database at least one of the identifier of the account, the identifier of the check; and the amount of funds.

101. (NEW) The method of claim 91 further including providing the amount of funds made unavailable if a code received can be decrypted into data representing at least one of the identifier of the account, the identifier of the check; and the amount of funds.

102. (NEW) The method of claim 91 further including providing the amount of funds made unavailable if a code received can be used to retrieve data representing at least one of the identifier of the account, the identifier of the check; and the amount of funds from a database.

103. (NEW) A method comprising:

receiving a request from a payor of a check to register an amount of funds associated with the check as certified wherein the amount of funds is guaranteed to be available upon cashing of the check by a payee associated with the check and wherein the request includes:

an identifier of an account upon which the check is drawn,

an identifier of the check, and

the amount of funds associated with the check;

making the amount of funds in the account unavailable for use by the payor;

generating a code associated with the check, wherein the code is generated based on at least one of the identifier of the account, the identifier of the check; and the amount of funds; and

transmitting the code to the payee of the check.